

UNION FIRST MARKET BANKSHARES CORPORATION

	CPP Disbursement Date 02/06/2009	RSSD (Holding Company) 1971693	Number of Insured Depository Institutions 1		
Selected balance and off-balance sheet items	2009 \$ millions	2010 \$ millions	%chg from prev		
Assets	\$1,403	\$3,804	171.1%		
Loans	\$1,012	\$2,922	188.8%		
Construction & development	\$223	\$490	119.1%		
Closed-end 1-4 family residential	\$85	\$570	567.9%		
Home equity	\$125	\$306	143.8%		
Credit card	\$0	\$17			
Other consumer	\$180	\$269	49.0%		
Commercial & Industrial	\$107	\$181	68.3%		
Commercial real estate	\$249	\$935	275.0%		
Unused commitments	\$291	\$783	168.7%		
Securitization outstanding principal	\$0	\$0			
Mortgage-backed securities (GSE and private issue)	\$190	\$338	77.3%		
Asset-backed securities	\$0	\$0			
Other securities	\$0	\$196			
Cash & balances due	\$24	\$57	135.8%		
Residential mortgage originations					
Closed-end mortgage originated for sale (quarter)	\$0	\$236			
Open-end HELOC originated for sale (quarter)	\$0	\$0			
Closed-end mortgage originations sold (quarter)	\$0	\$231			
Open-end HELOC originations sold (quarter)	\$0	\$0			
Liabilities	\$1,276	\$3,371	164.1%		
Deposits	\$1,192	\$3,100	160.0%		
Total other borrowings	\$60	\$233	288.3%		
FHLB advances	\$0	\$140			
Equity					
Equity capital at quarter end	\$127	\$432	241.2%		
Stock sales and transactions with parent holding company (cumulative through calendar year)	\$0	\$5	NA		
Performance Ratios					
Tier 1 leverage ratio	8.9%	9.2%	--		
Tier 1 risk based capital ratio	11.3%	11.2%	--		
Total risk based capital ratio	14.1%	13.0%	--		
Return on equity ¹	1.4%	4.5%	--		
Return on assets ¹	0.1%	0.5%	--		
Net interest margin ¹	3.7%	4.5%	--		
Coverage ratio {(ALLL+Alloc transfer risk)/Noncurrent loans}}	83.9%	38.7%	--		
Loss provision to net charge-offs (qtr)	113.1%	111.9%	--		
Net charge-offs to average loans and leases ¹	1.0%	1.2%	--		
¹ Quarterly, annualized.					
	Noncurrent Loans		Gross Charge-Offs		
Asset Quality (% of Total Loan Type)	2009	2010	2009	2010	
Construction & development	1.7%	10.2%	0.5%	0.6%	--
Closed-end 1-4 family residential	3.3%	3.4%	0.4%	0.1%	--
Home equity	1.3%	2.0%	0.1%	0.1%	--
Credit card	0.0%	1.2%	0.0%	1.3%	--
Other consumer	0.2%	0.6%	0.2%	0.3%	--
Commercial & Industrial	2.0%	2.9%	0.5%	0.6%	--
Commercial real estate	1.7%	1.7%	0.0%	0.2%	--
Total loans	1.6%	3.4%	0.3%	0.3%	--